

In re:
Robert A. LaRosa
Debtor

Case No. 19-11386-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jan 03, 2025

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2025:

Recip ID	Recipient Name and Address
db	+ Robert A. LaRosa, 8 E. Patricia Road, Southampton, PA 18966-2119
14355129	+ Jeffrey C. McCullough, Esquire, 16 N. Franklin Street, Suite 300, Doylestown, PA 18901-3556

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jan 03 2025 23:43:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14738279	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 03 2025 23:43:00	ABS Loan Trust VI, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14325629	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 03 2025 23:43:00	ABS REO Trust VI, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14297841	+ EDI: BANKAMER2	Jan 04 2025 04:39:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14324291	EDI: WFFC	Jan 04 2025 04:39:00	Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
14324873	Email/PDF: bncnotices@becket-lee.com	Jan 03 2025 23:54:23	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14300081	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jan 03 2025 23:43:00	Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison Texas 75001-9013
14553024	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 03 2025 23:43:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
14290985	EDI: DISCOVER	Jan 04 2025 04:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14725840	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 03 2025 23:43:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
14283536	EDI: IRS.COM	Jan 04 2025 04:33:00	Internal Revenue Service, P.O.Box 21126, Philadelphia, PA 19114
14322636	EDI: PRA.COM	Jan 04 2025 04:39:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14301216	EDI: PENNDEPTREV	Jan 04 2025 04:39:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
14301216	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 03 2025 23:43:00	Pennsylvania Department of Revenue, Bankruptcy

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Division PO Box 280946, Harrisburg, Pa.
17128-0946

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
sng	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 05, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 2, 2025 at the address(es) listed below:

Name	Email Address
ALEXANDRA T. GARCIA	on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York as Successor Indenture Trustee to JPMorgan Chase Bank N.A., as Indenture Trustee for the CWHEQ Revolving Home Equity Loan Trust, Series 2005-H ecfmail@mw-c-law.com, ecfmail@ecf.courtdrive.com
ANDREW M. LUBIN	on behalf of Creditor BANK OF AMERICA N.A. nj-ecfmail@mw-c-law.com, bkecf@milsteadlaw.com
BERNADETTE IRACE	on behalf of Creditor ABS Loan Trust VI birace@moodklaw.com bkecf@milsteadlaw.com
CHRISTOPHER A. DENARDO	on behalf of Creditor Federal Home Loan Mortgage Corporation logsecf@logs.com
CHRISTOPHER A. DENARDO	on behalf of Creditor Nationstar Mortgage LLC logsecf@logs.com
DENISE ELIZABETH CARLON	on behalf of Creditor SElect Portfolio Servicing Inc. bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor COMMUNITY LOAN SERVICING LLC bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor BAYVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com
FRANCIS THOMAS TARLECKI	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK N.A., AS INDENTURE TRUSTEE ON BEHALF OF THE NOTEHOLDERS OF THE CWHEQ INC., CWHEQ REVOLVING HOME ecfmail@ecf.courtdrive.com, ecfmail@mw-c-law.com
JEFFREY C. MCCULLOUGH	on behalf of Debtor Robert A. LaRosa jeffmccullough@bondmccullough.com lchung@bondmccullough.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com

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MARISA MYERS COHEN

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK N.A., AS INDENTURE TRUSTEE ON BEHALF OF THE NOTEHOLDERS OF THE CWHEQ INC., CWHEQ REVOLVING HOME ecfmail@mwclaw.com, mcohen@mwclaw.com

MICHELLE L. MCGOWAN

on behalf of Creditor Federal Home Loan Mortgage Corporation mimcgowan@raslg.com

MICHELLE L. MCGOWAN

on behalf of Creditor ABS Loan Trust VI mimcgowan@raslg.com

ROBERT BRIAN SHEARER

on behalf of Creditor ABS Loan Trust VI rshearer@raslg.com

ROGER FAY

on behalf of Creditor ABS Loan Trust VI rfay@alaw.net bkecf@milsteadlaw.com

ROGER FAY

on behalf of Creditor ABS REO Trust VI rfay@alaw.net bkecf@milsteadlaw.com

SHERRI DICKS

on behalf of Creditor FEDERAL HOME LOAN MORTGAGE CORPORATION sdicks@raslg.com shrdlaw@outlook.com

SHERRI DICKS

on behalf of Creditor ABS Loan Trust VI sdicks@raslg.com shrdlaw@outlook.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 20

Information to identify the case:

Debtor 1	Robert A. LaRosa	Social Security number or ITIN	xxx-xx-7858
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	19-11386-pmm		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert A. LaRosa

1/2/25

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.